Certificate Number: 05781-PAE-DE-037564185

Bankruptcy Case Number: 20-14758



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 5, 2023</u>, at <u>11:46</u> o'clock <u>AM PDT</u>, <u>Robert Stoltzfus</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: July 5, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>